a job for profit and under the supervision of the lender. To lend on long terms with actual deprivation of possession of the object loaned is, on the other hand, a frequent atiñ. The same verbs mean both "to lend" and "to borrow": yôé is used for the loan-borrowing of a specific object, kôlé for something within a class of objects or of a sum of money. The thing loaned is ndôñ or ékôla, according as the case may be, or, more frequently, mvôla, which means any kind of debt or credit (mbi mvôla = creditor; mvômvôla = debtor). The borrower is required to return in good order the ndôñ and what it produces or the ékola, increased by avutan if he has profited from the loan. The borrower is responible not only for the care but also for the use that he makes of the borrowed object, the lender, however, retaining a sort of joint and several responsibility vis-à-vis third parties whom the borrower may injure by means of the borrowed object (indemnity can be claimed by the victim of an accident from the owner who has loaned his bicycle to the author of the accident), and even vis-à-vis is the borrower, if he comes to harm through the borrowed object.

From loan is derived hiring, indicated by the same word as the loan of a specific object, yôé. /This is/ a recently introduced form of contract, and its legal position is still vague. Like loan, hiring may lead to the giving of a pledge, éban. The éban often involved people until European legislation prohibited the pledging of persons, though it is still practised clandestinely. Today it mainly involves objects that can be returned, either to the lender or to a third person; ownership of the security may /80/ be transferred to the lender when repayment falls due, without extinguishing the debt. The pawning of ungathered harvests or even of plantations is more and more common; with plantations, however, the pledge covers rights over the produce rather than over the land itself. When a girl is pawned, the repayment of the debt, aju, is sometimes considered a sort of nsuba; as long as the debt lasts, in any case, the children of the pawned girl belong to her clan and not to that of the guaranteed creditor.

The contract for the loan-grazing of livestock, meyale kabat (yale = to raise, make grow) may seem rather peculiar at first glance. The owner of an animal turns it over to the ñyale, who must look after it and, at the expiration of the contract, return not only the animal but any young. The lender gets rid of the care of a flock—he is often sending it away, moreover, to escape an animal plague—